

Fill in this information to identify the case:

Debtor 1 KIRK J. SCHILLING

Debtor 2 TAMMY S. SCHILLING
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-70497JAD

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: NAVY FEDERAL CREDIT UNION* Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account 6 0 3 6

Property Address: 322 N SYCAMORE ST
ALTOONA PA 16602

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$616.72

The next postpetition payment is due on

11 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 KIRK J. SCHILLING
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 01/02/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KIRK J. SCHILLING**
Name

Case number (if known) **19-70497JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
10/24/2019	1136746	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	921.85
11/25/2019	1140199	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	638.71
12/23/2019	1143585	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	546.90
01/28/2020	1147046	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	826.36
02/25/2020	1150565	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	836.17
03/23/2020	1154049	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	568.13
04/27/2020	1157507	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	604.91
05/26/2020	1160838	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	637.57
06/26/2020	1163991	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	886.27
07/29/2020	1167098	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	600.84
08/25/2020	1170175	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	625.06
09/28/2020	1173269	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	647.77
10/26/2020	1176363	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	615.38
11/24/2020	1179433	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	582.57
12/21/2020	1182376	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	566.82
01/25/2021	1185352	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	852.86
02/22/2021	1188481	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	597.47
03/26/2021	1191778	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	541.17
04/26/2021	1195021	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	541.07
05/25/2021	1198143	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	541.03
06/25/2021	1201326	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	830.12
07/26/2021	1204529	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	610.12
08/26/2021	1207656	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	579.88
09/24/2021	1210774	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	602.02
10/25/2021	1213843	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.43
11/22/2021	1216884	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	570.95
12/23/2021	1219956	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	894.52
01/26/2022	1223013	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	571.09
02/23/2022	1225893	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	610.18
03/25/2022	1228848	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	571.05
04/26/2022	1231898	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	610.14
05/25/2022	1234932	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	571.02
06/27/2022	1237961	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	768.77
07/26/2022	1240900	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	607.91
08/24/2022	1243791	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	570.87
09/27/2022	1246661	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	610.16
10/25/2022	1249481	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	604.28
11/23/2022	1252268	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	559.09
12/22/2022	1255021	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	748.01
01/26/2023	1257752	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
02/23/2023	1260361	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
03/28/2023	1263137	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
04/25/2023	1265957	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	573.15
05/25/2023	1268816	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	660.29
06/26/2023	1271714	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
07/25/2023	1274467	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
08/25/2023	1277243	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
09/26/2023	1279985	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
10/25/2023	1282698	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	570.31
11/27/2023	1285362	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	663.13
12/21/2023	1287958	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
01/26/2024	1290640	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
02/26/2024	1293294	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
03/26/2024	1295942	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
04/25/2024	1298601	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
05/29/2024	1301316	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
06/25/2024	1303845	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
07/25/2024	1306446	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
08/26/2024	1309018	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	616.72
09/25/2024	1311609	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	560.00
10/25/2024	1314136	NAVY FEDERAL CREDIT UNION*	AMOUNTS DISBURSED TO CREDITOR	56.72
				<u>38,236.64</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KIRK J. SCHILLING
TAMMY S. SCHILLING
322 N. SYCAMORE STREET
ALTOONA, PA 16602

JAMES R HUFF II ESQ
FORR STOKAN HUFF KORMANSKI & NAUGLE
1701 5TH AVE
ALTOONA, PA 16602

NAVY FEDERAL CREDIT UNION*
ATTN: BANKRUPTCY DEPT*
POB 3000*
MERRIFIELD, VA 22119

NAVY FEDERAL CREDIT UNION**
ATTN BANKRUPTCY NOTICING
PO BOX 23800
MERRIFIELD, VA 22119-3800

FEIN SUCH KAHN & SHEPARD PC
7660 IMPERIAL WAY STE 121
ALLENTOWN, PA 18195

1/2/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee